



***Regional Director's Actions Taken  
Under Insurance Report of Activity***

**For More Information Contact the  
Appropriate Regional Director or the Office  
of Public and Congressional Affairs  
(703) 518-6330**

***OCTOBER 2004***

**Office of Examination and Insurance**

# INSURANCE REPORT OF ACTIVITY - SUMMARY

10/1/2004 THRU 10/31/2004

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	0	2	255
2	0	0	0	0	0
3	0	0	0	0	0
4	2	0	0	1	100
5	4	0	0	1	69
<b>Total</b>	8	0	0	4	424
<b>%</b>	100.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	66	0	6	34	8,655
2	175	0	16	67	12,353
3	231	0	6	80	22,391
4	72	0	1	36	6,725
5	112	0	4	44	9,227
<b>Total</b>	656	0	33	261	59,351
<b>%</b>	95.2%	0.0%	4.8%		

COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	4	0	0
2	0	0	2	0	0
3	2	0	1	2	2,391,360
4	0	0	0	0	0
5	0	0	0	0	0
<b>Total</b>	2	0	7	2	2,391,360
<b>%</b>	22.2%	0.0%	77.8%		

COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	3	0	0
2	0	0	3	0	0
3	3	0	3	3	604,298
4	0	0	1	0	0
5	1	0	1	1	78,585
<b>Total</b>	4	0	11	4	682,883
<b>%</b>	26.7%	0.0%	73.3%		

LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
<b>Total</b>	0	0	0	0	0
<b>%</b>	0.0%	0.0%	0.0%		

UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	1	1	13,138
2	0	0	0	0	0
3	13	0	0	2	300,963
4	4	0	1	4	744,989
5	2	0	2	2	1,076,094
<b>Total</b>	20	0	4	9	2,135,184
<b>%</b>	83.3%	0.0%	16.7%		

# INSURANCE REPORT OF ACTIVITY - SUMMARY

10/1/2004 THRU 10/31/2004

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	2	102,179,702	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	1	162
<b>Total</b>	<b>2</b>	<b>102,179,702</b>	<b>1</b>	<b>162</b>

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

# INSURANCE REPORT OF ACTIVITY - SUMMARY

10/1/2004 THRU 10/31/2004

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
<b>1</b>	0	0	0	0	0	0
<b>2</b>	0	0	0	0	0	0
<b>3</b>	0	0	0	0	0	0
<b>4</b>	0	0	0	0	1	540,000
<b>5</b>	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>540,000</b>

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
<b>1</b>	6	5	1	5	1	38,721,763	4,842,471
<b>2</b>	3	2	1	2	1	29,237,394	3,366,299
<b>3</b>	7	2	5	3	4	3,979,961	44,936,795
<b>4</b>	9	1	8	3	6	4,211,620	50,646,854
<b>5</b>	3	1	2	2	1	75,247,237	620,026
<b>Total</b>	<b>28</b>	<b>11</b>	<b>17</b>	<b>15</b>	<b>13</b>	<b>151,397,975</b>	<b>104,412,445</b>

## INSURANCE REPORT OF ACTIVITY - SUMMARY

10/1/2004 THRU 10/31/2004

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
<b>1</b>	2	0	0	1
<b>2</b>	3	1	0	2
<b>3</b>	24	0	0	9
<b>4</b>	2	0	0	2
<b>5</b>	34	0	0	9
<b>Total</b>	<b>65</b>	<b>1</b>	<b>0</b>	<b>23</b>

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
<b>1</b>	0	0	0	0
<b>2</b>	0	0	2	0
<b>3</b>	0	0	1	0
<b>4</b>	0	0	0	0
<b>5</b>	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

### STATE APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
68533	4	CTK MILWAUKEE, WI	10/1/2004	540,000

**Field of Membership:** Defined community for a portion of Milwaukee, WI.

### FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
<b>Community Expansion</b>						
24495	3	APPALACHIAN COMMUNITY KINGSPORT, TN	Community	\$69,525,421.00	250,000	487,403

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Carter, Hawkins, Sullivan, Unicoi, or Washington Counties, Tennessee or Bristol City, Scott or Washington Counties, Virginia;

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

24718	3	JETSTREAM MIAMI LAKES, FL	Community	\$87,229,800.00	1,746,700	1,903,957
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located as prescribed below, in Miami-Dade County, Florida in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;  
Prescribed community: A part of Miami-Dade County, Florida bounded by the following:

Bounded by the Broward County line on the north, West 27th Avenue and the Atlantic Ocean on the east, SW 248th Street on the south, and West 177th Avenue and US Highway 27 on the west.

### Community Conversion

17389	3	ALLEGIUS BURNS HARBOR, IN	Community	\$97,926,581.00	38,252	152,533
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Porter County, Indiana.

12462	3	SAWGRASS FT. LAUDERDALE, FL	Community	\$6,462,951.00	2,268	155,879
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**FIELD OF MEMBERSHIP:** 1. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed area of Broward County, Florida.

Prescribed community: The portion of Broward County, Florida bounded by the following:

Beginning at the intersection of University Drive and State Road 816; proceeding west to the intersection of State Road 816 and State Road 869; then proceeding south on State Road 869 to the intersection of State Road 869 and State Road 84; proceeding west on State Road 84 to where it intersects Bonaventure Boulevard; proceeding south on Bonaventure Boulevard to the intersection of State Road 818; then proceeding east on State Road 818 to the intersection of University Drive and then proceeding north to the intersection of University Drive and State Road 816.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

8442	3	PENSACOLA GOVERNMENT PENSACOLA, FL	Community	\$31,670,998.00	5,100	295,886
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, attend school in, and businesses and other legal entities located in Escambia County, Florida.

12354	5	WYO CENTRAL CASPER, WY	Community	\$24,214,090.00	5,500	78,585
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Natrona County and Converse County, Wyoming.

### Underserved

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5742	1	SUPERIOR IRON RANGE COMMUNITY NEGAUNEE, MI	Underserved area	\$44,291,641.00	64,000	13,138
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**FIELD OF MEMBERSHIP:** Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in Iron County, Michigan, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;



## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

1976	3	CENTRAL FLORIDA EDUCATORS	Underserved area	\$801,655,577.00	323,841	3,227
ORLANDO, FL						

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Orange County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following census tract located in Orange County Florida: 011000 bounded by the following:

NW corner, E on E. Robinson Street, S on N. Crystal Lake Drive, W on the East-West Expressway, N on S. Mills Avenue, NE on S. Brown Avenue, N/NW on N. Mills Avenue.

1976	3	CENTRAL FLORIDA EDUCATORS	Underserved area	\$801,655,577.00	323,841	3,691
ORLANDO, FL						

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Orange County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following census tract located in Orange County Florida: 016411 bounded by the following:

NW corner, E/NE on University Boulevard, S/SE on N. Econlockhatchee Trail, W on E. Colonial Drive, N on Harrell Road, NW on Tech Drive, N/NW on TCU Boulevard, N/NE on Bibb Lane.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

1976	3	CENTRAL FLORIDA EDUCATORS	Underserved area	\$801,655,577.00	323,841	5,149
ORLANDO, FL						

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Osceola County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following census tract # 043500 located in Osceola County, Florida bounded by the following:

NW corner, E on E. Lakeshore Boulevard (Lake Tohopekaliga shoreline), S on Eastern Avenue, W on 17th Street, N on Kentucky Avenue

1976	3	CENTRAL FLORIDA EDUCATORS	Underserved area	\$801,655,577.00	323,841	5,153
ORLANDO, FL						

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Orange County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following group of census tract located in Orange County Florida: 017902 bounded by the following:

NW corner, follow the Lake County Line E to Plymouth-Sorrento Road, S on Plymouth-Sorrento Road, NW on W. Orange Blossom Trail, N on N. Orange Blossom Trail.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

1976	3	CENTRAL FLORIDA EDUCATORS	Underserved area	\$801,655,577.00	323,841	7,227
ORLANDO, FL						

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Orange County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following census tract located in Orange County Florida: 017300 bounded by the following:

NW corner, follow Lake Apopka E to N. Dillard Street, E on N. Dillard to S. Dillard Street, S on S. Dillard Street which becomes Daniels Road, S on Daniels Road to Florida Turnpike, W on Florida Turnpike to Avalon Road, N on Avalon Road, NW on Tildenville School Road, NE on Tildenville School Road, N on Tildenville Creek.

1976	3	CENTRAL FLORIDA EDUCATORS	Underserved area	\$801,655,577.00	323,841	10,727
ORLANDO, FL						

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Osceola County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following census tract # 042700 located in Osceola County, Florida bounded by the following:

NW corner, E/NE on Florida Parkway, E/SE on Florida Parkway, E/SE on Buenaventure Boulevard, S/SW on Boggy Creek Road, S on Fortune Road, W/NW on Florida Turnpike

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

1976	3	CENTRAL FLORIDA EDUCATORS	Underserved area	\$801,655,577.00	323,841	13,803
ORLANDO, FL						

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Osceola County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following group of census tracts located in Osceola County, Florida: 041100 and 041300 bounded by the following:

NW corner, E on Lee Jackson Hwy., SE on Reedy Creek, S on Pleasant Hill Road, SW on Cypress Parkway, N along Delmar Lane to the Polk County Line

1976	3	CENTRAL FLORIDA EDUCATORS	Underserved area	\$801,655,577.00	323,841	15,929
ORLANDO, FL						

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Orange County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following group of census tracts located in Orange County Florida: 015001, 017501, 017600, and 017703 bounded by the following:

NW corner, E on Summit Street, S on N. Park Avenue, E on E. Votaw Road, S on N. Thompson Road, W on E. Semoran Boulevard (Hwy. 436), S on Sheeler Avenue, W on E. Cleveland Street, S on Clarcona Road, SW on West Orange Trail, S on Clarcona-Ocoee Road (N. Lakewood Avenue), SW on Rewis Street, W on St. Hwy. 438 (Silverstar Road), W on W. Franklin Street, N on E. Crown Point Road, N on Ocoee-Apopka Road, N on S. Binion Road, E on Boy Scot Road, NE on Ocoee-Apopka Road, N on S. Hawthorne, NW on W. Main Street, SE on Old Dixie Hwy, N on N. Bradshaw Avenue.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

1976	3	CENTRAL FLORIDA EDUCATORS	Underserved area	\$801,655,577.00	323,841	21,473
ORLANDO, FL						

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Orange County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following group of census tracts located in Orange County Florida: 016503, 016506, and 016508 bounded by the following:

NW corner, E on McCulloch Road (Seminole County line), S on N. Alafaya Trail, SE along boundary surrounding the University of Central Florida (no street identified on the census tract), SW on Lake Pickett Road, W on E. Colonial Drive, W on John Cheney Hwy., N on Rouse Road, W on University Boulevard, N on Dean Road.

1976	3	CENTRAL FLORIDA EDUCATORS	Underserved area	\$801,655,577.00	323,841	40,418
ORLANDO, FL						

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Orange County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following group of census tracts located in Orange County Florida: 013001, 013200, 013403, 013404, 013503, 013504, 013506, and 016406 bounded by the following:

NW corner, E on University Boulevard, S/SE on Forsyth Road, W Partridge Lane, S on N. Semoran Boulevard (Hwy. 436), NE on E. Colonial Drive, S on N. Goldenrod Road, W on Kearce Street, SW on Inca Street, S on Brockway Avenue, NW on Curry Ford Road, S on Raper Dairy Road, SE on Woodgate Boulevard, E on Pershing Avenue, S. on S. Goldenrod Road, NW on Hoffner Avenue, N on S. Semoran Boulevard, W on E. Colonial Drive, N on Bennet Road, E on Marks Street, NE on Beach Boulevard, N on Truman Road, E on Partridge Lane.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

1976	3	CENTRAL FLORIDA EDUCATORS ORLANDO, FL	Underserved area	\$801,655,577.00	323,841	44,989
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Osceola County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following census tract located in Osceola County, Florida: 040900, 041700, 041800, 041900, 042000, 042100, 042200 and 042300 bounded by the following:

NW corner, W along the Orange/Osceola County Line, SE on the Florida Turnpike, S/SW along Mill Slu, W on E. Vine Street, S on Bermuda Avenue, SW on Clay Street, SW on Old Tampa Hwy., N on Poinciana Boulevard, E/SE on W. Irlo Bronson Memorial Hwy, SE on Old Vineland Road, N/NE along Shingle Creek.

13334	3	COLUMBUS AIR FORCE BASE COLUMBUS, MS	Community	\$28,227,011.00	9,430	126,467
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, attend school in, and businesses and other legal entities located in the underserved areas of Clay, Lowndes, and Oktibbeha Counties, Mississippi, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

12082	4	RED RIVER ALTUS, OK	Underserved area	\$47,203,624.00	55,790	6,347
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**FIELD OF MEMBERSHIP:** persons who live, work, worship, or attend school in and businesses and other legal entities located in the Vernon Underserved Area in Wilbarger County, Texas, as defined below:  
From Ranch Road 2073 at the Pease River, follow the river north and east to Ranch Road 1763, west and southwest to US Highway 287, west to County Road 105, south along the county road to Farm to Market Road 433, west on FM 433 to US Highway 183, north on US 183 to Wilbarger Street, west on Willbarger Street to US Highway 70, southwest on US 70 to Farm to Market 2073, west and southwest on FM 2073 back to the Pease River.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

6368	4	WACO WACO, TX	Underserved area	\$12,488,413.00	10,000	213,517
<b>FIELD OF MEMBERSHIP:</b> persons who live, work, worship, or attend school in and businesses and other legal entities located in McLennan County, Texas, as an underserved area						
11032	4	HEART O' TEXAS WACO, TX	Underserved area	\$45,065,096.00	289,524	237,974
<b>FIELD OF MEMBERSHIP:</b> persons who live, work, worship, or attend school in and businesses and other legal entities in Bell County, Texas, an underserved area.						
24358	4	I.B.E.W. 110 ST PAUL, MN	Underserved area	\$55,689,379.00	6,130	287,151
<b>FIELD OF MEMBERSHIP:</b> Persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area of the city of St. Paul, Minnesota.						
13090	5	COAST-TEL SALINAS, CA	Underserved area	\$15,383,112.00	5,000	414,449
<b>FIELD OF MEMBERSHIP:</b> Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Monterey County, California; Monterey County, California meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.						
6032	5	KERN BAKERSFIELD, CA	Underserved area	\$179,994,167.00	43,000	661,645
<b>FIELD OF MEMBERSHIP:</b> Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Kern County, California; Kern County meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act;						

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	8	141
Number of Expansions Denied	0	6
Number of Expansions Deferred	0	15
Number of FCUs Receiving Expansions	4	34
Number of Potential Members Added	424	1,339,958

<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	656	8,409
Number of Expansions Denied	0	52
Number of Expansions Deferred	33	261
Number of FCUs Receiving Expansions	261	848
Number of Potential Members Added	59,351	1,854,250

<u>Community Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	2	19
Number of Expansions Denied	0	1
Number of Expansions Deferred	7	37
Number of FCUs Receiving Expansions	2	19
Number of Potential Members Added	2,391,360	6,298,331



## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

<u>Community Conversions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	4	63
Number of Expansions Denied	0	4
Number of Expansions Deferred	11	130
Number of FCUs Receiving Expansions	4	63
Number of Potential Members Added	682,883	41,624,481
 <u>Underserved</u>	 <u>Current Month</u>	 <u>YTD</u>
Number of Expansions Approved	20	205
Number of Expansions Denied	0	8
Number of Expansions Deferred	4	178
Number of FCUs Receiving Expansions	9	115
Number of Potential Members Added	2,135,184	20,548,517
 <u>TIP</u>	 <u>Current Month</u>	 <u>YTD</u>
Number of TIPs Approved	0	7
Number of TIPs Denied	0	0
Number of TIPs Deferred	3	14
Number of FCUs Receiving TIPs	0	7

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Housekeeping Approved	65	910
Number of Housekeeping Denied	1	5
Number of Housekeeping Deferred	0	24
Number of FCUs Receiving Housekeeping	23	212

### MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
6870	1	LOCAL 424 CHEEKTOWAGA, NY	\$21,637,614.00	21214	1ST ALLIANCE XXI AKRON, NY	\$1,373,023.00	EXPANDED SERVICES

**Continuing Field of Membership:** (Community) Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the various towns; and the underserved area of the City of Buffalo, New York.

**Merging Field of Membership:** Multiple) Employees of Strippit Division, IDEX Corporation, who work in Akron or Clarence, New York.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

4043	1	GENERAL ELECTRIC EMPLOYEES MILFORD, CT	\$97,106,861.00	66048	BIC  MILFORD, CT	\$4,842,471.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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**Continuing Field of Membership:** (Multiple) Employees of the General Electric Company who work in Bridgeport, Connecticut; and many other employees groups.

**Merging Field of Membership:** (State chartered multiple) Employees of Bic Corporation of Milford, Connecticut; and other employee groups.

5885	1	A.B.D. WARREN, MI	\$56,095,771.00	5255	C-J DETROIT, MI	\$6,298,483.00	EXPANDED SERVICES
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**Continuing Field of Membership:** (Multiple) Employees of the Chrysler Corporation who work in various plants, along with many other employee and associational groups.

**Merging Field of Membership:** (Multiple) All employees of the Jefferson-Kerchaval unit of the Chrysler Corporation in Detroit, Michigan and the underserved area consisting of several census tracts.

2885	1	FIRST COMMUNITY PARCHMENT, MI	\$257,334,515.00	19421	PLAINWELL COMMUNITY PLAINWELL, MI	\$14,007,656.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** (Community) Persons who live, work, worship, or attend school in and businesses and other legal entities located in Allegan County, Michigan; Barry County, Michigan; Berrien County, Michigan; and other communities.

**Merging Field of Membership:** (Community) Residents within a six-mile radius of the Plainwell, Michigan Post Office.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

8658	1	CAPITAL COMMUNICATIONS ALBANY, NY	\$381,846,683.00	21514	SILICONE EMPLOYEES WATERFORD, NY	\$16,445,332.00	POOR MANAGEMENT
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**Continuing Field of Membership:** (Multiple) Employees of Verizon Communications, AT & T Communications, Lucent Technologies, Bell Laboratories, a division of Lucent Technologies, or Verizon Wireless, in various locations, and many other employee/associational groups.

**Merging Field of Membership:** (Multiple) Employees of General Electric Company who work in Waterford, New York, and other employee groups.

67605	1	ST. ANNE'S OF FALL RIVER FALL RIVER, MA	\$597,499,000.00	16898	ST. STANISLAUS FALL RIVER, MA	\$597,269.00	EXPANDED SERVICES
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**Continuing Field of Membership:** (State-chartered community) Membership in this credit union is open to people of the greater Fall River area, and all of Bristol, Plymouth and Barnstable Counties in Massachusetts.

**Merging Field of Membership:** (Single associational) Members of the St. Stanislaus, St. John's Ukrainian and Blessed Virgin Polish National Catholic Parishes in Fall River, Massachusetts; and the students of the St. Stanislaus Grammer School in Fall River, Massachusetts.

6070	2	CONRAIL ERIE ERIE, PA	\$13,804,204.00	1032	KEYSTONE VALLEY EAST PITTSBURGH, PA	\$2,505,891.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Multiple common bond credit union serving more than 18 select employee groups.

**Merging Field of Membership:** Multiple common bond credit union serving more than seven select employee groups.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

464	2	EAGLE ONE PHILA, PA	\$37,706,625.00	64897	PHILADELPHIA POSTAL WORKERS PHILADELPHIA, PA	\$3,366,299.00	POOR MANAGEMENT T
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**Continuing Field of Membership:** A federally chartered, multiple common bond credit union primarily serving U.S. Postal Service employees in Philadelphia, Pennsylvania, and Camden, New Jersey.

**Merging Field of Membership:** A state chartered, multiple common bond credit union serving members of the American Postal Workers Union, and Postal Supervisors and employees of the Inspection Service and Regional Office in Philadelphia, Pennsylvania.

63648	2	ERIE COMMUNITY ERIE, PA	\$52,856,444.00	7304	ZURN COMMUNITY ERIE, PA	\$26,731,503.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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**Continuing Field of Membership:** Community charter serving Erie County, Pennsylvania.

**Merging Field of Membership:** Community charter serving Erie County, Pennsylvania.

60484	3	ASSOCIATED CREDIT UNION NORCROSS, GA	\$781,176,248.00	65608	AMERICAN HERITAGE ELLENWOOD, GA	\$18,022,089.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Armed Forces on active duty or inactive reserve status or retired from such services; employees of the Federal non-appropriated fund instrumentalities; Federal Reserve Bank and several employees groups.

**Merging Field of Membership:** Employees of Adams Motor Express Inc., and several employee groups.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

66980	3	SOUTHERN CHATTANOOGA, TN	\$18,126,442.00	68154	CARTA EMPLOYEES' CHATTANOOGA, TN	\$820,513.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees of Norfolk Southern Corporation also included is a very small credit union (Chattanooga Refinery Employee's CU) which was merged into Southern CU.

**Merging Field of Membership:** Employees of CARTA Corporation and two employee groups.

376	3	GEPCO COLUMBUS, GA	\$4,150,301.00	7099	CENTRAL OF GEORGIA COLUMBUS, GA	\$1,568,086.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees of the Georgia Power Company who are assigned to work locations in the following districts: Columbus, Piedmont, Americus, and portions of Southwest Georgia, A number of SEGs.

**Merging Field of Membership:** Employees of the Central of Georgia Railway, a subsidiary of Norfolk Southern Corporation, who work in or have headquarters in Georgia. .

67725	3	FIRST CHOICE WEST PALM BEACH, FL	\$138,471,335.00	67302	CITY EMPLOYEES W.PALM BEACH, FL	\$5,831,727.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees, retired by or from any branch of the Federal Government, US Military service veteran, or those who hold a professional license from the State of florida and the affilated employees of licensed

**Merging Field of Membership:** Employees of the City of West Palm Beach, Florida, employees of the credit union, associations, and members.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

12320	3	GEORGIA	\$365,829,672.00	20594	GREATER ATLANTA CATHOLIC ATLANTA, GA	\$2,351,644.00	POOR FINANCIAL CONDITION
		DULUTH, GA					

**Continuing Field of Membership:** Numerous SEGS

**Merging Field of Membership:** Catholic Churchs in and around Atlanta, GA

67348	3	UNIVERSITY MIAMI, FL	\$150,358,357.00	60565	LAWYERS MIAMI, FL	\$20,262,466.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees, adjunct faculty, volunteer faculty, students and alumni of the University of Miami, Florida International University, St. Thomas university and any institution of higher learning in Dade and Monroe Counties, and ten employee groups.

**Merging Field of Membership:** Lawyers who are members of the Florida Bar in good standing practicing or residing in Dade County, Florida, and the employees of such lawyers, employees of any bar association or the Florida Bar, employees of Lawyers' Title Services, Inc. and its wholly owned subsidiary, Florida Title Company.

60501	3	MUTUAL SAVINGS BIRMINGHAM, AL	\$118,161,835.00	13504	PROTECTIVE INDUSTRIAL BIRMINGHAM, AL	\$60,231.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Varouis select employee groups and five geographic locations.

**Merging Field of Membership:** Employees of the Protective Industrial Insurance Company and Davenport Harris Funeral Home who work in or are paid from Birmingham, Alabama.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

9589	4	BARKSDALE BARKSDALE AFB, LA	\$500,524,618.00	20859	CARE PLUS SHREVEPORT, LA	\$1,278,861.00	EXPANDED SERVICES
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**Continuing Field of Membership:** civilian and military employees of the U.S. Government in Shreveport, LA, Barksdale AFB, LA or Fort Polk, LA, and hundreds of segs.

**Merging Field of Membership:** employees of Health Care Capital, Inc and Magnolia Management Corporation and affiliated entities in Shreveport, LA or Jackson, MS.

64460	4	C. T. EMPLOYEES FAIRMONT CITY, IL	\$3,652,674.00	65314	CHESSIE-SEABOARD EMPLOYEES BELLEVILLE, IL	\$110,960.00	LACK OF GROWTH
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**Continuing Field of Membership:** N/A - FISCU

**Merging Field of Membership:** N/A - FISCU

68368	4	ACCESS WESTCHESTER, IL	\$39,935,038.00	64950	MORTON EMPLOYEES CICERO, IL	\$941,063.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** State charter

**Merging Field of Membership:** State charter



## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

62322	4	OKLAHOMA CENTRAL TULSA, OK	\$203,911,029.00	68468	OIL CAPITAL COMMUNITY TULSA, OK	\$15,106,585.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** State charter

**Merging Field of Membership:** State charter

63783	4	MEMBERS CHOICE PEORIA, IL	\$76,672,017.00	16837	P & P U EMPLOYEES CREVE COEUR, IL	\$519,578.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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**Continuing Field of Membership:** Multi group in same area.

**Merging Field of Membership:** Employees of P&PU Railway, employees of the city of Creve Coeur, IL

64281	4	CHEROKEE STRIP PONCA CITY, OK	\$86,730,544.00	7388	P C D BELL PONCA, CITY, OK	\$2,413,181.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** State charter

**Merging Field of Membership:** Employees of SBC, AT&T in Ponca, OK

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

68439	4	RESOURCE ONE DALLAS, TX	\$211,529,052.00	67610	PRIORITY ONE DALLAS, TX	\$11,288,918.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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**Continuing Field of Membership:** State charter

**Merging Field of Membership:** State Charter

68215	4	CORPORATE AMERICA FAMILY ELGIN, IL	\$537,340,000.00	60547	PROGRESS  CHICAGO, IL	\$22,761,559.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** State charter.

**Merging Field of Membership:** State charter.

66449	4	MILWAUKEE METROPOLITAN CUDAHY, WI	\$137,844,161.00	66527	VILTER CUDAHY, WI	\$437,769.00	INABILITY TO OBTAIN OFFICIALS
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**Continuing Field of Membership:** residents of a 5-county area around Milwaukee, WI.

**Merging Field of Membership:** employees of Vilter Manufacturing Corp.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

68534	5	SOFCU COMMUNITY GRANTS PASS, OR	\$165,875,029.00	12053	HIGHLAND COMMUNITY KLAMATH FALLS, OR	\$66,937,253.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Jackson, Josephine, Douglas, Coos, and Lane Counties, Oregon.

**Merging Field of Membership:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Deschutes and Klamath Counties, Oregon.

60001	5	OREGON CENTRAL PORTLAND, OR	\$166,786,189.00	4938	RESOURCE CONSERVATION PORTLAND, OR	\$8,309,984.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Persons employed in Oregon or belonging to an association in Oregon that has not chartered its own credit union.

**Merging Field of Membership:** Employees of the Natural Resources Conservation Service of the US Department of Agriculture, who work in the States of UT, AZ, ID, NV, WA, OR, CA, AK, HI, MT, WY, or NM, and select group additions.

19567	5	THE FLORIST ROSWELL, NM	\$5,155,477.00	63436	TEXAS STATE FLORISTS' ASSOCIATION AUSTIN, TX	\$620,026.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Voting members of the WesTexas New Mexico Florist Association, New Mexico State Florists Association, and Oklahoma State Florist's Association.

**Merging Field of Membership:** Voting members of the Texas State Florist's Association located in Austin, Texas.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2004

### CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
9032 / 68534	5	SOFCU COMMUNITY GRANTS PASS, OR	\$162,189,492	10/18/2004

### CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
67283 / 24730	1	COMMUNITY & TEACHERS EAST PROVIDENCE, RI	\$15,075,309	10/20/2004
63928 / 24731	1	WESTERN DIVISION WILLIAMSVILLE, NY	\$87,104,393	10/22/2004